

UNITED STATES BANKRUPTCY COURT
DISTRICT OF RHODE ISLAND

IN RE:

CHAPTER 13
CASE NO. 06-10722

Clarence E. Brown Jr.

OBJECTION TO EMC MORTGAGE CORPORATION'S
PROOF OF CLAIM

Now comes the Clarence E. Brown, Jr. and files this objection to creditor EMC Mortgage Corporation's (hereinafter "EMC") proof of claim. In support of his objection the debtor states as follows:

1. In its proof of claim EMC lists \$1,467.75 as Prior foreclosure fees and costs;
2. These fees are not described or elaborated on in any other way in the Proof of Claim;
3. No Foreclosure proceedings were ever instituted against debtor by EMC;
4. Debtor cooperated with EMC and its counsel prior to filing the bankruptcy petition;

WHEREFORE, debtor respectfully requests this honorable court to enter an order reducing EMC's proof of claim by \$1,467.75.

The Debtor Clarence E. Brown,
By his Attorney

/s/ C. Vincent Fay
C. Vincent Fay
Fay Law Associates
917 Reservoir Avenue
Cranston, R.I. 02910
(401) 944-9600

Dated: August 29, 2006

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CERTIFICATE OF SERVICE

I, C. Vincent Fay, Esq. state that on August 29, 2006, I electronically filed the foregoing objection to proof of claim with the United States Bankruptcy Court for the district of Rhode Island using the CM/ECF System. I served the foregoing document on the following CM/ECF participants:

John Boyajian, CH. 13 Trustee
Leonard DePasquale, U.S. Trustee
Andrew S. Harmon, Esq. for EMC

/s/ C. Vincent Fay
C. Vincent Fay RI # 1326
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